

Please amend the following claims:

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40. (Third amendment) A method for effecting payment for telephone services comprising:
- establishing an intermediary account having a corresponding account identifier;
 - associating the account identifier of the intermediary account with an end-user's prepaid account maintained by a telecommunication vendor and storing the association in a database coupled to a central payment processor;
 - conducting a transaction comprising receiving a payment from the end-user at a point-of-sale together with the account identifier for loading value into the end-user's prepaid account;
 - electronically communicating data indicative of the transaction from the point-of-sale to the central payment processor;
 - in the central payment processor, validating the transaction data and transmitting a response to the point-of-sale;
 - in the central payment processor, if the validating step results in approval of the transaction, sending a message to the telecommunication vendor for loading value into the end-user's associated prepaid account responsive to the payment transaction.
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II. REMARKS

Claims 35-65 are pending in the application. Claims 35, 40, and 48 are independent claims. Claims 35-39 and 48-58 have been allowed. Claims 41-47 and 59-65 stand objected to. Claim 40 has been amended to more clearly point out the subject matter which Applicants regard as their invention. The amendment is addressed more fully below.

Claim 40 stands rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicants regard as their invention. In particular, the Examiner has alleged that: